

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dorothy Ann Daniels
Don D Daniels
Debtors

Case No. 19-02097-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 309I

Page 1 of 2
Total Noticed: 65

Date Rcvd: May 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2019.

db/jdb
5198601 +Dorothy Ann Daniels, Don D Daniels, 1053 Water Street, Moosic, PA 18507-1809
5198603 +Attorney Demetrius H. Tsarouhis, 21 S. 9th Street, Suite 200, Allentown PA 18102-4861
5198611 C Tech Collections, 5505 Nesconset Hwy., Suite 200, Mount Sinai NY 11766-2026
5198613 Commonwealth Health, PO Box 637289, Cincinnati OH 45263-0877
5198612 +Commonwealth Physician Network, 1032 N Washington Ave, Scranton, PA 18509-2913
5198614 Commonwealth Physician Network, 610 Wyoming Ave, Kingston PA 18704-3702
5198619 Convergent, PO Box 1022, Wixom MI 48393-1022
5198621 +Dr. Gary Verazan M.D., 390 Pierce Street, Kingston PA 18704-5532
5198624 +HSBC Bank Nevada N.A., 2300 W Sahara Ave, Las Vegas NV 89102-4352
5198629 +Landmark Community Bank, 2 S Main Street, Pittston PA 18640-1850
5198633 +Medical Data Systems, 2001 9th Avenue STE 312, Vero Beach FL 32960-6413
5198634 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Dallas TX 75063
5198637 +Northland Group Inc., PO Box 390846, Minneapolis MN 55439-0846
5198636 PayPal Credit, PO Box 71202, Charlotte NC 28272-1202
5198640 #PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
5198639 +Pennsylvania Physicians Services, PO Box 14000, Belfast ME 04915-4033
5198641 Pennsylvania Physicians Services, Mailstop 49111298, PO Box 660827, Dallas TX 75266-0827
5198644 +Pennsylvania Physicians Services, Attn #21113R, PO Box 14000, Belfast ME 04915-4033
5198649 +Radiology Associates of Wyoming Valley, 575 N River Street, Wilkes Barre PA 18702-2634
5198650 +The Bank of Missouri/Milstne, PO Box 4499, Beaverton OR 97076-4499
5198652 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook IL 60062-2757
5198653 UFCW Federal Credit Union, 977 Wyoming Ave., Wtoming, PA 18644
5198659 +Unifund, 10625 Techwoods Circle, Cincinnati OH 45242-2846
5198660 Wilkes Barre Clinic Company, Attn: 9627B, PO Box 14000, Belfast ME 04915-4033
+Wilkes Barre General Hospital, 575 North River Street, Wilkes Barre PA 18764-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: johnvfisher@yahoo.com May 15 2019 19:17:15 John Fisher,
126 South Main Street, Pittston, PA 18640
tr +E-mail/Text: dehartstaff@pamd13trustee.com May 15 2019 19:18:02
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 15 2019 19:17:51 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5198600 +EDI: AMEREXPR.COM May 15 2019 23:13:00 American Express, PO Box 981537,
El Paso TX 79998-1537
5198602 +E-mail/Text: bk@avant.com May 15 2019 19:18:03 Avant, 222 N Lasalle Street, Suite 1700,
Chicago IL 60601-1101
5198606 E-mail/Text: bankruptcy@cavps.com May 15 2019 19:17:59 Cavalry Portfolio Services, LLC,
PO Box 27288, Tempe, AZ 85285-7288
5198604 +EDI: CAPITALONE.COM May 15 2019 23:13:00 Capital One, PO Box 30281,
Salt Lake City UT 84130-0281
5198605 +EDI: CAPITALONE.COM May 15 2019 23:13:00 Capital One, PO Box 30285,
Salt Lake City UT 84130-0285
5198607 +E-mail/Text: bankruptcy@cavps.com May 15 2019 19:17:59 Cavalry Portfolio Svcs,
500 Summit Lake Dr, Ste 4A, Vallhalla, NY 10595-2323
5198608 +EDI: WFNNB.COM May 15 2019 23:13:00 Commenity Bank, PO Box 182273,
Columbus OH 43218-2273
5198609 +EDI: WFNNB.COM May 15 2019 23:13:00 Commenity Bank Woman Within, PO Box 182789,
Columbus OH 43218-2789
5198615 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 15 2019 19:18:01
Credit Management Company, 2121 Noblestown Rd, Pittsburgh PA 15205-3956
5198616 E-mail/Text: vmcpherson@creditmanagementcompany.com May 15 2019 19:18:01
Credit Management Company, PO Box 16346, Pittsburgh PA 15242-0346
5198617 +EDI: RCSFNBMARIN.COM May 15 2019 23:13:00 Credit One Bank, PO Box 98872,
Las Vegas NV 89193-8872
5198618 +EDI: RCSFNBMARIN.COM May 15 2019 23:13:00 Credit One Bank, PO Box 98873,
Las Vegas NV 89193-8873
5198620 +EDI: HFC.COM May 15 2019 23:13:00 HSBC, PO Box 9, Buffalo NY 14240-0009
5198622 +EDI: IIC9.COM May 15 2019 23:13:00 IC System Inc, PO Box 64437, St. Paul, MN 55164-0437
5198623 +E-mail/Text: bncnotices@becket-lee.com May 15 2019 19:17:31 Kohls, PO Box 3115,
Milwaukee WI 53201-3115
5198628 +EDI: RESURGENT.COM May 15 2019 23:13:00 LVNV Funding, PO Box 10587,
Greenville SC 29603-0587
5198627 +EDI: RESURGENT.COM May 15 2019 23:13:00 LVNV Funding, PO Box 10497,
Greenville SC 29603-0497
5198625 +EDI: RESURGENT.COM May 15 2019 23:13:00 LVNV Funding, c/o Resurgent Capital Services,
PO Box 1269, Greenville SC 29602-1269
5198626 +EDI: RESURGENT.COM May 15 2019 23:13:00 LVNV Funding, PO Box 1269,
Greenville SC 29602-1269
5198630 +EDI: MERRICKBANK.COM May 15 2019 23:13:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
5198631 +EDI: MID8.COM May 15 2019 23:13:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,
San Diego CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5198632 +E-mail/Text: Bankruptcies@nragroup.com May 15 2019 19:18:07 National Recovery Agency,
2491 Paxton Street, Harrisburg PA 17111-1036

5198635 +EDI: AGFINANCE.COM May 15 2019 23:13:00 One Main, PO Box 1010,
Evansville, IN 47706-1010

5198642 EDI: PRA.COM May 15 2019 23:13:00 Portfolio Recovery Associates, 120 Corporate Blvd,
Suite 100, Norfolk, VA 23502

5198638 EDI: RMSC.COM May 15 2019 23:13:00 Paypal Synch Bank, PO Box 960080,
Orlando FL 32896-0080

5198643 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2019 19:18:01 Quicken Loans,
1050 Woodward Avenue, Detroit MI 48226-1906

5198645 EDI: RMSC.COM May 15 2019 23:13:00 SYNCB/AMAZON PLCC, PO BOX 965015,
Orlando, FL 32896-5015

5198646 EDI: RMSC.COM May 15 2019 23:13:00 Synchb/Paypal Extra SMC, PO Box 965005,
Orlando FL 32896-5005

5198647 EDI: RMSC.COM May 15 2019 23:13:00 Synchrony Bank, PO Box 965036, Orlando FL 32896-5036

5198648 EDI: RMSC.COM May 15 2019 23:13:00 Synchrony Bank Sams Club, PO Box 965005,
Orlando FL 32896-5005

5198651 +EDI: TCISOLUTIONS.COM May 15 2019 23:13:00 Total Card Inc, 5109 South Broadband Lane,
Sioux Falls SD 57108-2208

5198655 +EDI: VERIZONCOMB.COM May 15 2019 23:13:00 Verizon Wireless,
500 Technology Drive Suite 300, Weldon Springs MO 63304-2225

5198654 +EDI: VERIZONCOMB.COM May 15 2019 23:13:00 Verizon Wireless, PO Box 5029,
Wallingford CT 06492-7529

5198656 +EDI: VERIZONCOMB.COM May 15 2019 23:13:00 Verizon Wireless, PO Box 28000,
Lehigh Valley PA 18002-8000

5198657 EDI: VERIZONCOMB.COM May 15 2019 23:13:00 Verizon Wireless, PO Box 26055,
Minneapolis MN 554260055

5198658 +EDI: BLUESTEM May 15 2019 23:13:00 Webbank Fingerhut, 6250 Ridgewood Road,
Saint Cloud MN 56303-0820

5198661 +EDI: WESTASSET.COM May 15 2019 23:13:00 Worldwide Asset Purchasing LLC,
11808 Miracle Hills Drive, Omaha, Nebraska 68154-4403

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5198610 ##+Commercial Acceptance Company, 2 West Main Street, Shiremanstown, PA 17011-6326

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
John Fisher on behalf of Debtor 2 Don D Daniels johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
John Fisher on behalf of Debtor 1 Dorothy Ann Daniels johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1	Dorothy Ann Daniels	Social Security number or ITIN xxx-xx-3521
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Don D Daniels	Social Security number or ITIN xxx-xx-2143
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed for chapter 13 5/14/19
Case number:	5:19-bk-02097-RNO	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dorothy Ann Daniels	Don D Daniels
2. All other names used in the last 8 years		
3. Address	1053 Water Street Moosic, PA 18507	1053 Water Street Moosic, PA 18507
4. Debtor's attorney Name and address	John Fisher 126 South Main Street Pittston, PA 18640	Contact phone 570-569-2154 Email: johnvfisher@yahoo.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 5/15/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 17, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 8/16/19</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 7/23/19</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 11/10/19</td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>Filing deadline: 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/16/19	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/23/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/10/19	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/16/19													
You must file:														
<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 														
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/23/19													
Deadline for governmental units to file a proof of claim:	Filing deadline: 11/10/19													
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors													
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.													
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.													